

Financial Health Questions

Attitude Toward Money	<ol style="list-style-type: none"> 1. Can I afford the lifestyle I have today? Is it sustainable? 2. Can I afford the lifestyle I want? 3. Am I happy in my job? Am I performing satisfactorily and do I have advancement opportunities? 4. How do I use credit and debt? 5. When was my last HRA and what have I done to maintain/improve my health? 6. What spending mistakes do I feel I've made in the last 5 years?
Establishing Financial Goals to support Life Plans	<ol style="list-style-type: none"> 1. What were my financial goals last year to support my life plan? Have I met these goals? 2. What is my biggest financial fear next year? 3. What are my spending priorities over the next 12 months? 4. What changes to my life circumstances or life events are anticipated in the next 12 months?
Knowledge of Money	<ol style="list-style-type: none"> 1. What is my checkbook balance and do I reconcile regularly with my bank statement? 2. What is the cost of the total debt I have? 3. How much is in my retirement account(s)? Where are those funds invested? 4. What is my current net worth? 5. How much have I set aside for contingencies? 6. How much am I spending to support people beyond my immediate family? 7. How often and where do I get my financial and planning information? 8. What sources of income have I tapped or could tap in the next 12 months?
Fiscal Discipline	<ol style="list-style-type: none"> 1. What are the terms of my credit cards? 2. When did I last rebalance my investment portfolio? 3. How many credit cards do I have? 4. What are the terms of my mortgage or other loans? 5. How much of my current debt could I eliminate in the next 12 months? 6. How much do I currently pay in transaction fees? For non-survival expenses?